



# ABTEK

## TRIBUNE

News you care about. Tips you can use.

February 2026

Vol 6 Issue 2

Welcome to the latest edition of ABTEK's monthly newsletter! Stay in the loop with our updates, insights and exciting developments in the world of payment processing. In each issue, we bring you valuable content, special offers, and a glimpse behind the scenes. Thank you for being part of our community!

## Fraud Alert: When a "Perfect" Sale Still Turns Into a Costly Scam

Fraud tactics continue to evolve, and some scams are now sophisticated enough to pass standard security checks. Recently, we assisted a merchant who lost nearly **\$5,000** due to a refund manipulation scam — even though the original sale appeared secure.

### How the Scam Happened

The transaction began as a legitimate phone order:

- A friendly caller spent **over 15 minutes** discussing parts.
- An order totaling **\$2,552** was placed using a card number provided over the phone.
- The transaction was **manually keyed** and received a **full AVS match**, giving the merchant confidence to proceed.

The next day, the caller requested a refund, stating the parts were covered under warranty. The merchant refunded **\$2,448** after the caller provided a card number for the refund. Because the **last four digits matched**, the merchant believed it was the same card.

Shortly afterward, a **fraud chargeback** was filed on the original \$2,552 sale. Attempts to contact the cardholder failed, and our review confirmed

that although the last four digits matched, the refund had been issued to a **different card**. The phone number provided was later disconnected.



### Why This Scam Works

This type of fraud succeeds because it:

- Builds trust through friendly, detailed conversations
- Exploits the common assumption that **matching last four digits imply the sale was initiated on the same card**
- Targets **manual (keyed) transactions**
- Uses the **refund process** as the final step

### Why the Chargeback Was Still Lost

Even though the sale had a full AVS match, the claim was resolved in favor of the true cardhold-

er. In card-not-present transactions:

- AVS helps reduce risk but **does not transfer liability**
- Fraud claims are decided in favor of the cardholder when a card is used without authorization
- Refunds issued to a different card make recovery unlikely

As a result, the merchant was responsible for **both the chargeback and the refunded funds**.

### How to Protect Your Business

- Only refund to the original card used for the sale
- Verify the full card number before processing a refund
- Check your transaction dashboard if available
- Or contact **ABTEK** for assistance
- Treat refunds with the same scrutiny as sales, especially for phone orders
- Pause and verify if anything feels rushed or unusual

### When in Doubt, Call First

If a refund request feels off, slow the process and contact ABTEK before issuing funds. A quick verification step can prevent significant losses.



## Small Business Trends Snapshot – January 2026

January reflected a **seasonal slowdown in small business activity**, driven by winter weather and post-holiday spending pullback. According to the **Fiserv Small Business Index**:

- **Sales rose 0.7% year over year**, indicating modest improvement compared to last January.
- **Sales fell 0.5% month over month**, a typical January reset following holiday spending.
- **Customer visits declined**, reaching their weakest levels since mid-2022.

Spending trends show consumers becoming more selective:

- **Essential spending remained steady**, while discretionary categories softened.

- **Restaurant sales declined 1.8% year over year**, primarily due to fewer visits.
- **Core retail held steady**, suggesting continued spending focused on value.
- **Professional and administrative services** posted seasonal gains, led by tax-related services.

**Bottom line:** Consumers are still spending—but more carefully and intentionally.

### ABTEK Insight

In cautious spending cycles, efficiency matters. Reviewing processing costs, optimizing payment acceptance, and simplifying checkout can help protect margins while supporting customer experience. *Source: Fiserv Small Business Index – January 2026*

You don't have to be great to start, but you have to start to be great—Zig Ziglar



## Simplifying PCI Compliance

Love Is in the Air -

But Access Should Be Rare!

Valentine's Day is all about sharing hearts, not cardholder data! PCI DSS Requirement 7 reminds merchants that access to sensitive information should be based on love's true principle: *only give it to those who truly need it.*



Think of your systems like a box of chocolates—everyone wants a piece, but only a few should get the good stuff. By limiting access to cardholder data based on job responsibilities, you reduce risk and keep your compliance heart beating strong.

So this February, make a commitment: define roles clearly, assign permissions wisely, and review access regularly. Because nothing says "I care" like protecting your customers' data from prying eyes.

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**1099K Tax forms have now been sent to your billing address on file.**

**If you have not received your copy or have misplaced it, please feel free to contact us at (800) 544-9145 to request a replacement.**

## YETI Giveaway Alert!

It's cold out there—warm up with ABTEK. ❄️  
We're giving away an ABTEK-branded YETI tumbler to the first reader who calls and mentions this newsletter.

**One call. One YETI. No frostbite.**

